

---

**State:** District of Columbia **First Filing Company:** Greenwich Insurance Company, ...  
**TOI/Sub-TOI:** 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)  
**Product Name:** ISO Company Exception -NA Programs  
**Project Name/Number:** Utility Services Direct and Time Element/15MX-XP-CP01-MU-DC-F

## Filing at a Glance

Companies: Greenwich Insurance Company  
XL Insurance America, Inc.

Product Name: ISO Company Exception -NA Programs

State: District of Columbia

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Form

Date Submitted: 09/04/2015

SERFF Tr Num: XLAM-130233030

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 15MX-XP-CP01-MU-DC-F

Effective Date: On Approval

Requested (New):

Effective Date: On Approval

Requested (Renewal):

Author(s): Jill Kelly

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

**State:** District of Columbia  
**TOI/Sub-TOI:** 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)  
**Product Name:** ISO Company Exception -NA Programs  
**Project Name/Number:** Utility Services Direct and Time Element/15MX-XP-CP01-MU-DC-F

## General Information

Project Name: Utility Services Direct and Time Element  
Project Number: 15MX-XP-CP01-MU-DC-F  
Reference Organization:  
Reference Title:  
Filing Status Changed: 09/04/2015  
State Status Changed:  
Created By: Jill Kelly  
Corresponding Filing Tracking Number: 15MX-XP-CP01-MU-DC-R

Status of Filing in Domicile: Pending  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
  
Deemer Date:  
Submitted By: Jill Kelly

### Filing Description:

Greenwich Insurance Company and XL Insurance America, Inc. are filing for the company's North America Programs division a new ISO Commercial Property exception endorsement GXIP 407 0815 (UTILITY SERVICES – DIRECT DAMAGE AND TIME ELEMENT ENDORSEMENT) and corresponding rule page (XLP-XL-Utility Services-MU). This endorsement is optional and will expand coverage for direct and indirect loss of or damage to covered property caused by an interruption in utility service.

## Company and Contact

### Filing Contact Information

Jill Kelly, State Filings Analyst  
505 Eagleview Blvd.  
Exton, PA 19341

Jill.Kelly@xlgroup.com  
610-968-9069 [Phone]

### Filing Company Information

Greenwich Insurance Company	CoCode: 22322	State of Domicile: Delaware
505 Eagleview Blvd.	Group Code: 1285	Company Type:
Suite 100	Group Name:	State ID Number:
Exton, PA 19341-0636	FEIN Number: 95-1479095	
(800) 327-1414 ext. [Phone]		

XL Insurance America, Inc.	CoCode: 24554	State of Domicile: Delaware
505 Eagleview Blvd.	Group Code: 1285	Company Type:
Suite 100	Group Name:	State ID Number:
Exton, PA 19341-0636	FEIN Number: 75-6017952	
(800) 327-1414 ext. [Phone]		

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Greenwich Insurance Company, ...
<b>TOI/Sub-TOI:</b>	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)		
<b>Product Name:</b>	ISO Company Exception -NA Programs		
<b>Project Name/Number:</b>	Utility Services Direct and Time Element/15MX-XP-CP01-MU-DC-F		

## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		UTILITY SERVICES – DIRECT DAMAGE AND TIME ELEMENT ENDORSEMENT	GXIP 407	0815	END	New		0.000	GXIP 407 0815.pdf

### Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other

## ENDORSEMENT #

This endorsement, effective 12:01 a.m., forms a part of  
Policy No. issued to  
by .

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### UTILITY SERVICES – DIRECT DAMAGE AND TIME ELEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CONDOMINIUM ASSOCIATION COVERAGE FORM  
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM  
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM  
EXTRA EXPENSE COVERAGE FORM**

### SCHEDULE

**Utility Services Limit of Insurance – Direct Damage:** \$ \_\_\_\_\_

**Utility Services Limit of Insurance – Time Element:** \$ \_\_\_\_\_

The Utility Services Limit of Insurance shown above, which applies to the coverage provided under this endorsement, is part of and not in addition to the Limit Of Insurance stated in the Declarations. The most we will pay is the lesser of the Utility Services Limit of Insurance or the Limit Of Insurance stated in the Declarations for this coverage.

**Causes of Form Applicable (please check applicable Cause of Loss Form):**

Enter "X"	Cause of Loss
	<b>Basic</b>
	<b>Broad</b>
	<b>Special</b>

**Excluded Property For Utility Services – Direct Damage and Time Element:**

Enter "X"	Premise Number	Building Number

**Information required to complete this Schedule, if not shown above, will be shown in the Declarations**

## **A. Coverage**

1. Direct Damage - We will pay for loss of or damage to Covered Property described in the Declarations, caused by an interruption in utility service to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss (as provided under the applicable Causes of Loss Form indicated in the Schedule) to the property described in Paragraph C. Utility Services unless modified by the Schedule on page of 1 of this endorsement.
2. Time Element - We will pay for loss for Business Income and/or Extra Expense, as provided and limited in the applicable Coverage Form is extended to apply to a "suspension" of "operations" at the described premises caused by an interruption in utility service to that premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss (as provided under the applicable Causes of Loss Form indicated in the Schedule) to the property described in Paragraph C. Utility Services unless modified by the Schedule on page of 1 of this endorsement.

## **B. Exception**

Coverage under this endorsement for loss or damage to Covered Property, Business Income, or Extra Expense does not apply to loss or damage to electronic data, including destruction or corruption of electronic data. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.

## **C. Utility Services**

1. Water Supply Services, meaning the following types of property supplying water to the described premises:
  - a. Pumping stations; and
  - b. Water mains.
2. Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
  - a. Communication transmission lines, including optic fiber transmission lines;
  - b. Coaxial cables; and
  - c. Microwave radio relays except satellites.

It does not include overhead transmission lines unless indicated by an "X" in the Schedule.

3. Wastewater Removal Property, meaning a utility system for removing wastewater and sewage from the described premises, other than a system designed primarily for draining storm water. The utility property includes sewer mains, pumping stations and similar equipment for moving the effluent to a holding, treatment or disposal facility, and includes such facilities.

Coverage under this endorsement does not apply to interruption in service caused by or resulting from a discharge of water or sewage due to heavy rainfall or flooding.

4. Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:
- a. Utility generating plants;
  - b. Switching stations;
  - c. Substations;
  - d. Transformers; and
  - e. Transmission lines.
- D. As used in this endorsement, the term transmission lines includes all lines which serve to transmit communication service or power, including lines which may be identified as distribution lines.
- E. The Utility Services Limits Of Insurance as shown in the Schedule, are the only Limits which apply to the coverages provided under this endorsement, are a part of, not in addition to the Limits Of Insurance stated in the Declarations as applicable to the described premises.
- F. The **Coinurance** Additional Condition does not apply to this endorsement.

All other terms and conditions of this policy remain unchanged.

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Greenwich Insurance Company, ...
<b>TOI/Sub-TOI:</b>	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)		
<b>Product Name:</b>	ISO Company Exception -NA Programs		
<b>Project Name/Number:</b>	Utility Services Direct and Time Element/15MX-XP-CP01-MU-DC-F		

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Readability Certificate
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Copy of Trust Agreement
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Expedited SERFF Filing Transmittal Form
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Form Directory
<b>Comments:</b>	
<b>Attachment(s):</b>	Forms Directory - Utilities.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

c/w state form	Form number w/ edition date	Form Title	Form Description	Form Type	Mandatory (M) or Optional (O)	Replaces Form	Restrict (R), Broaden (B) or Clarify (C)	Form Usage-Election per Insured's Request or U/W Decision	Rate Impact (Y/N)
CW	GXIP 407 0815	UTILITY SERVICES – DIRECT DAMAGE AND TIME ELEMENT ENDORSEMENT	This endorsement expands coverage for loss of or damage to covered property caused by an interruption in utility service.	End	O	N/A	B	insured's request	Y